

RETIREMENT CHECKLIST

Congratulations on your upcoming retirement! You should take some time to learn about your benefit options and the decisions you'll need to make regarding your retirement.

The checklist below will help you get started and will guide you through the steps you should take to successfully transition to retirement.

YOUR FINANCES

- ✓ Review your pension plan benefit estimates and the distribution options that may be available to you.
- ✓ Review your other retirement benefits, if applicable. If you have other retirement benefits from your employer or from a prior employer, decide how you want to handle those benefits – your options may include leaving benefits in the plan or rolling over to an IRA.
- ✓ Review any personal investments which may include retirement and non-retirement accounts.
- ✓ Obtain an estimate of your Social Security retirement benefits by visiting www.ssa.gov.
- ✓ Once you have gathered all of your financial information, meet with your financial adviser to review or create a financial plan for your retirement.
- ✓ You may wish to consult with a tax advisor to understand the tax consequences associated with your retirement distributions and ongoing retirement income.

YOUR HEALTH

- ✓ Consider your post-retirement health benefit options which will vary depending on your personal situation.
- ✓ If you are age 65 or older, visit the Medicare website at www.medicare.gov to learn more about Medicare eligibility requirements, your coverage options, and the process for enrolling in health benefits.

GENERAL

- ✓ Take some time to visit the Knowledge Center on Mercer BenefitsCentral for additional articles, tools and resources to help you transition in your retirement.

This document is not meant to be an all-inclusive checklist. Many important decisions must be made prior to retiring, so you should begin the planning process well in advance of your retirement date.